

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa A. Sock
Debtor

Case No. 20-00816-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 309A

Page 1 of 2
Total Noticed: 49

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db #Melissa A. Sock, 502 Front St, Warrior Run, PA 18706-1136
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301,
Moorestown, NJ 08057-3125
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,
Clarks Summit, PA 18411-2505
cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
5308333 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
5308301 Barclays Bank Delaware, c/o Phillips & Cohen Assoc LTD Mail, 1002 Justison St Stop 661,
Wilmington, DE 19801-5148
5308303 Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
5308304 Bryan J. Polas, Esquire, 501 Corporate Drive Southpoint Ctr, Ste 205,
Canonsburg, PA 15317
5308298 Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5308311 Dressbarn, Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258
5308313 GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
5308314 GM Financial Leasing, PO Box 181145, Arlington, TX 76096-1145
5308317 MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5308319 Northstar Location Services, LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
5308321 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
5308323 Quicken Loans, PO Box 442359, Detroit, MI 48244-2359
5308296 Sock Kiley T, 502 Front St, Warrior Run, PA 18706-1136
5308297 Sock Melissa A, 502 Front St, Warrior Run, PA 18706-1136
5308325 TD Bank USA NA, 700 Target Pkwy, Brooklyn Park, MN 55445
5308326 The Palms Ctry Club & Resort Condominum, Maintenance Fee Department, PO Box 8526,
Coral Springs, FL 33075-8526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ldoran@dorananddoran.com Mar 11 2020 19:31:29 Lisa M. Doran,
Doran & Doran, P.C., 69 Public Square, Suite 700, Wilkes-Barre, PA 18701
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 11 2020 19:32:28 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5308300 EDI: ARSN.COM Mar 11 2020 23:23:00 ARS National Services, PO Box 469046,
Escondido, CA 92046-9046
5308299 E-mail/Text: mnapoletano@ars-llc.biz Mar 11 2020 19:32:44 Ability Recovery Services LLC,
PO Box 4262, Scranton, PA 18505-6262
5308302 EDI: TSYS2.COM Mar 11 2020 23:23:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
5308306 EDI: CAPITALONE.COM Mar 11 2020 23:23:00 Capital One, PO Box 85619,
Richmond, VA 23285-5619
5308305 EDI: CAPITALONE.COM Mar 11 2020 23:23:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
5308328 EDI: BL-BECKET.COM Mar 11 2020 23:23:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5308308 +E-mail/Text: mediamanagers@clientservices.com Mar 11 2020 19:32:05 Client Services, Inc.,
3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
5308309 EDI: WFNNB.COM Mar 11 2020 23:23:00 Comenity Bank/Victoria's Secret, PO Box 182273,
Columbus, OH 43218-2273
5308310 EDI: WFNNB.COM Mar 11 2020 23:23:00 Comenity Capital Bank/Zales Jewelers, PO Box 183003,
Columbus, OH 43218-3003
5308338 EDI: CRFRSTNA.COM Mar 11 2020 23:23:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
5308312 EDI: FSAE.COM Mar 11 2020 23:23:00 FirstSource Advantage LLC, 205 Bryant Woods S,
Amherst, NY 14228-3609
5308307 EDI: JPMORGANCHASE Mar 11 2020 23:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
5308315 E-mail/Text: bncnotices@becket-lee.com Mar 11 2020 19:32:08 Kohls/Captial One,
PO Box 3115, Milwaukee, WI 53201-3115
5308316 EDI: CRFRSTNA.COM Mar 11 2020 23:23:00 Kost Tire & Auto Services, c/o CFNA,
PO Box 81315, Cleveland, OH 44181-0315
5308336 +EDI: MID8.COM Mar 11 2020 23:23:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
5308331 +EDI: MID8.COM Mar 11 2020 23:23:00 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
Warren, MI 48090-2011
5308318 EDI: NAVIENTFKASMSERV.COM Mar 11 2020 23:23:00 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635
5308337 EDI: NAVIENTFKASMSERV.COM Mar 11 2020 23:23:00 Navient Solutions, LLC on behalf of,
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5308320 EDI: PRA.COM Mar 11 2020 23:23:00 Portfolio Recovery Associates, LLC, Disputes Department,
140 Corporate Blvd, Norfolk, VA 23502-4952
5308332 EDI: PRA.COM Mar 11 2020 23:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
5308327 +EDI: PRA.COM Mar 11 2020 23:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5308330	+E-mail/Text: bankruptcynotices@psecu.com Mar 11 2020 19:32:41	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5308322	E-mail/Text: bankruptcynotices@psecu.com Mar 11 2020 19:32:41	PSECU, 1500 Elmerton Ave, Harrisburg, PA 17110-9214
5308329	+E-mail/Text: bankruptcyteam@quickenloans.com Mar 11 2020 19:32:35	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5308324	EDI: RMSC.COM Mar 11 2020 23:23:00	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
5308335	EDI: ECAST.COM Mar 11 2020 23:23:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5308334*	+PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
	(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor	Quicken Loans Inc. bkgroup@kmlawgroup.com
Lisa M. Doran on behalf of Debtor 1	Melissa A. Sock ldoran@dorananddorand.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com, PA41@ecfcbis.com/psheldon@sheilslaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor	ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com,	mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1:	Melissa A. Sock	Social Security number or ITIN:	xxx-xx-3864
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 5/30/18
Case number:	5:20-bk-00816-RNO	Date case converted to chapter:	7 3/11/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Melissa A. Sock	
2. All other names used in the last 8 years	aka Melissa Elliott	
3. Address	502 Front St Warrior Run, PA 18706-1136	
4. Debtor's attorney Name and address	Lisa M. Doran Doran & Doran, P.C. 69 Public Square, Suite 700 Wilkes-Barre, PA 18701	Contact phone 570 823-9111 Email: ldoran@dorananddorand.com
5. Bankruptcy trustee Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: rsheils@sheilslaw.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 3/11/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 24, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Max Rosenn US Courthouse, Courtroom #2, 197 South Main Street, Wilkes-Barre, PA 18701
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/23/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

